03-24-03

EV255168448US

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT
(Under 37 CFR 1.97(b) or 1.97(c))

Docket No.
MAF-10002/22/6/5

In Re Application Of: **Marvin A. Frenkel**
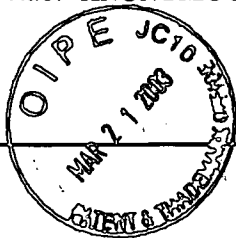
Serial No. 09/979,570	Filing Date November 14, 2001	Examiner	Group Art Unit 1615

Title: **ANONYMOUS ON-LINE CASH MANAGEMENT SYSTEM**

Address to
Assistant Commissioner for Patents GROUP 3600
Washington, D.C. 20231

37 CFR 1.97(b)

1. ☒ The Information Disclosure Statement submitted herewith is being filed within three months of the filing of a national application other than a continued prosecution application under 37 CFR 1.53(d); within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; before the mailing of a first Office Action on the merits, or before the mailing of a first Office Action after the filing of a request for continued examination under 37 CFR 1.114.

37 CFR 1.97(c)

2. ☐ The Information Disclosure Statement submitted herewith is being filed after the period specified in 37 CFR 1.97(b), provided that the Information Disclosure Statement is filed before the mailing date of a Final Action under 37 CFR 1.113, a Notice of Allowance under 37 CFR 1.311, or an Action that otherwise closes prosecution in the application, and is accompanied by one of:

    ☐ the statement specified in 37 CFR 1.97(e);

        OR

    ☐ the fee set forth in 37 CFR 1.17(p).

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /EA/

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT (Under 37 CFR 1.97(b) or 1.97(c))	Docket No. MAF-10002/22

In Re Application: **Marvin A. Frenkel**

Serial No. 09/979,570	Filing Date November 14, 2001	Examiner	Group Art Unit 1615

ANONYMOUS ON-LINE CASH MANAGEMENT SYSTEM

Payment of Fee

(Only complete if Applicant elects to pay the fee set forth in 37 CFR 1.17(p))

☐   A check in the amount of   is attached.

☒   The Assistant Commissioner is hereby authorized to charge and credit Deposit Account No.07-1180
   as described below. A duplicate copy of this sheet is enclosed.

   ☐   Charge the amount of

   ☐   Credit any overpayment.

   ☒   Charge any additional fee required.

Certificate of Transmission by Facsimile*	Certificate of Mailing by First Class Mail
I certify that this document and authorization to charge deposit account is being facsimile transmitted to the United States Patent and Trademark Office (Fax. No.) on _____ (Date) *Signature* *Typed or Printed Name of Person Signing Certificate*	I certify that this document and fee is being deposited on *March 21, 2003* with the U.S. Postal Service as ~~first class mail~~ under 37 C.F.R. 1.8 and is addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231. *EXPRESS MAIL # EV255/68448US* *Signature of Person Mailing Correspondence* **Janice R. Kuehn** *Typed or Printed Name of Person Mailing Certificate*

*This certificate may only be used if paying by deposit account.

_____
                Signature

Avery N. Goldstein, Reg. No.
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  Anderson & Citkowski, P.C.
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(248) 647-6000

Dated: *March 21, 2003*

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INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

Docket Number (Optional) MAF-10⬤⬤2	Application Number 09/979,570
Applicant(s) Marvin A. Frenkel	
Filing Date November 14, 2001	**Group Art Unit** 1615

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE

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FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation YES	NO
		EP 0 391 261 A3	10/10/90	Europe			✓	
		EP 0 542 298 A2	5/19/93	Europe			✓	

OTHER DOCUMENTS   *(Including Author, Title, Date, Pertinent Pages, Etc.)*

		Abstract, "InternetCash Corp. Chooses Sun Microsystems Storage and Servers to Enable Cash-Based Purchasing on the Web" PR Newswire (19 June 2000).
		Abstract, Kenneth Li, "E-commerce for Debtors. (from SpendCash.com) (Company Business and Marketing)" Network World (27 September 1999).

EXAMINER	DATE CONSIDERED

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

*EXAMINER INITIAL		OTHER DOCUMENTS *(Including Author, Title, Date, Pertinent Pages, Etc.)*
		"The Two Approaches to Electronic Money" from www.providence.edu.
		Steven H. Low et al., "Anonymous Credit Cards and its Collusion Analysis" (October 10, 1994).
		Steven H. Low et al., "Anonymous Credit Cards" Proceedings of the 2nd ACM Conference on Computer and Communication Security, Fairfax, Virginia, USA (November 2-4, 1994).
		David M. Kristol et al., "Anonymous Internet Mercantile Protocol" (March 17, 1994).
		Printouts re: eCash Technologies, Inc. from www.digicash.com (2000).
		"Zero-Knowledge to Develop Anonymous Electronic Cash" from www.flashcommerce.com.
		Printouts re: Freedom from www.freedom.net.
		"A Bibliography of Electronic Payment Information" from robotics.stanford.edu.
		"Electronic Cash" from www.cs.sandia.gov (January 18, 1995).
		Printouts from www.cybercash.com.
		Printout re: DigiCash from hyperwave.fast.de.

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EXAMINER /Evens Augustin/	DATE CONSIDERED 05/24/2010

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P09B/REV04

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /EA/